What is claimed is:

1. A method for providing a foreign exchange rate quote to a client over a public network,
comprising:

obtaining a current rate from a quote source;

accessing secondary information;

calculating a modified rate quote based on the current rate and the accessed secondary

information; and

providing the modified rate quote to the client.

2. The method of Claim 1, said accessing comprising:

accessing client-specific information.

3. The method of Claim 2, wherein said client-specific information includes a

predetermined spread assigned to the client.

4. The method of Claim 2, wherein said client-specific information includes a transaction

history of the client.

5. The method of Claim 1, said accessing comprising:

accessing rate-specific information.

6.   The method of Claim 5, wherein said rate-specific information includes a predetermined

currency cushion based on a national origin of a currency to which the foreign exchange rate

quote relates.

7.   The method of Claim 5, wherein said rate-specific information includes a foreign interest

rate.

8.   The method of Claim 1, said accessing comprising:

accessing transaction-specific information.

9.   The method of Claim 8, wherein said transaction-specific information includes

information indicating a nature of a transaction for which the foreign exchange rate quote is

provided.

10.   The method of Claim 9, wherein said transaction-specific information indicates whether

the transaction is any of a buy, a sell, a spot transaction or a forward.

11.   The method of Claim 10, wherein when the transaction is a forward, said method further

comprises:

adding forward points to said calculated modified rate quote.

12.   The method of Claim 1, said accessing comprising:

accessing at least two of client-specific, rate-specific and transaction-specific information.

13.   The method of Claim 1, further comprising:

defining a period of time during which the modified rate quote will be valid.

14.   The method of Claim 13, further comprising:

calculating a settling rate for a transaction based on the modified rate quote in response to a request for the same by the client during the defined period of time.

15.   The method of Claim 1, further comprising:

receiving a request for a quote from the client.

16.   A method for generating a draft conforming to requirements of any of a plurality of financial centers, comprising:

receiving from a financial center a sample draft;

determining from the sample draft a set of draft requirements;

storing electronically the set of draft requirements; and

producing a draft based on the stored set of draft requirements.

17.   The method of Claim 16, wherein the set of draft requirements includes at least one of draft size and draft format.

18.   The method of Claim 16, further comprising:

        modifying the stored set of draft requirements based on client-specific information.

19.   The method of Claim 18, wherein the client-specific information includes a client logo.

20.   The method of Claim 18, wherein the client-specific information includes at least one of a

party, draft amount and date for an individual draft.

21.   A method for scheduling international transactions for a client, comprising:

        transmitting real-time foreign exchange rate information to the client;

        receiving from the client an order for a plurality of transactions to be conducted in a

plurality of currencies, the plurality of transactions being based on the transmitted foreign

exchange rate information;

        scheduling execution of at least one of the plurality of transactions; and

        arranging for billing of the client upon execution of the at least one of the plurality of

transactions in a native currency of the client;

        wherein the at least one of the plurality of scheduled transactions is to be executed with

respect to any of a number of beneficiaries previously designated by the client.

22.   The method of Claim 21, wherein the at least one of the plurality of transactions is to be

conducted in a currency different from the native currency of the client.

23.   The method of Claim 21, further comprising:

executing the at least one of the plurality of transactions; and

billing the client, upon execution of the at least one of the plurality of transactions, in a

native currency of the client.

24.   The method of Claim 21, further comprising:

canceling the at least one scheduled transaction without imparting any associated liability

to the client.

25.   An apparatus for providing a foreign exchange rate quote to a client over a public

network, comprising:

means for obtaining a current rate from a quote source;

means for accessing secondary information;

means for calculating a modified rate quote based on the current rate and the accessed

secondary information; and

means for providing the modified rate quote to the client.

26.   An apparatus for generating a draft conforming to requirements of any of a plurality of

financial centers, comprising:

means for receiving from a financial center a sample draft;

means for determining from the sample draft a set of draft requirements;

means for storing electronically the set of draft requirements; and

means for producing a draft based on the stored set of draft requirements.

27. An apparatus for scheduling international transactions for a client, comprising:

means for transmitting real-time foreign exchange rate information to the client;

means for receiving from the client an order for a plurality of transactions to be conducted

in a plurality of currencies, the plurality of transactions being based on the transmitted foreign

exchange rate information;

means for scheduling execution of at least one of the plurality of transactions; and

means for arranging for billing of the client upon execution of the at least one of the

plurality of transactions in a native currency of the client;

wherein the at least one of the plurality of scheduled transactions is to be executed with

respect to any of a number of beneficiaries previously designated by the client.

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